



Benefit and insurance issues important to you—brought to you by the insurance specialists at Employers Association of Montana.

Flexible Spending Account Eligible Expenses

Your [C_OfficialName] Health Care Reimbursement Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The expenses must be primarily to alleviate a physical or mental defect or illness, and be adequately substantiated by a medical practitioner. The products and services listed below are examples of medical expenses eligible for payment under your [c_officialName] FSA, to the extent that such services are not covered by your medical and dental insurance plan.

Unfortunately, we cannot provide definitive list of “qualified medical expenses.” A determination of whether an expense is for “medical care” is based on all the relevant facts and circumstances. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness.

*** Claims for over-the-counter medicine or drug expenses (other than insulin) that are incurred in 2011 cannot be reimbursed without a prescription.**

The new rule does not apply to items for medical care that are not medicines or drugs. Thus, equipment such as crutches, supplies such as bandages and diagnostic devices such as blood sugar test kits purchased after 2010 will still qualify for reimbursement without a prescription.

- Abortion
- Acne treatment*
- Acupuncture
- Adoption (pre-adoption medical expenses)
- Air conditioner/purifier (if to treat medical condition)*
- Alcoholism treatment
- Allergy medications*
- Alternative medicine (if to treat specific medical condition)
- Ambulance
- Analgesics*
- Antacid*
- Antibiotics
- Antihistamine*
- Anti-itch creams*
- Arthritis gloves
- Artificial limbs & teeth
- Aspirin*
- Asthma treatments
- Automobile modifications (if for

- physically handicapped person)
- Bactine*
- Bandages/Gauze
- Birth control pills
- Birthing classes
- Blood pressure monitoring devices
- Blood sugar test kit and test strips
- Blood storage (temporary storage for when collection is part of diagnosis, treatment or prevention of existing or imminent medical condition)
- Body scan
- Braille books/magazines
- Breast pumps (only if for medical condition)*
- Breast reconstruction surgery following mastectomy
- Calamine lotion*
- Carpal tunnel wrist supports
- Capital expenses
- Cayenne pepper (only if treating specific medical condition)*
- Chelation therapy
- Christian Science practitioner fees
- Contraceptives
- Condoms*
- Chiropractor
- Chondroitin/Glucosamine*

KNOW YOUR EMPLOYEE BENEFITS

- Circumcision
- Co-insurance amounts and deductibles
- Cold medicine*
- Compression hose
- Contact lenses – also materials and equipment
- Copayments
- Cough suppressants*
- Counseling (except marriage)
- Crutches
- Decongestants*
- Deductibles
- Dental treatment (except teeth whitening)
- Dentures and denture adhesives
- Diabetic supplies
- Diagnostic items/services
- Diaper rash ointments/creams*
- Diarrhea medication*
- Disabled dependent care expenses
- Doula (only if providing medical care for mother/child)
- Drug addiction treatment
- Drug overdose, treatment of
- Ear plugs (for medical purposes)
- Ear wax removal products*
- Eczema treatments
- Egg donor fees
- Egg/Embryo storage fees (only for immediate conception)
- Exercise equipment/programs (only if required by physician)
- Expectorants*
- Eye drops*
- Eye exams
- Eyeglasses, prescription
- Fertility/Infertility treatments
- Fiber supplements (only to treat medical condition)*
- First aid cream
- First aid kits
- Flu shots
- Fluoridation device or services, rinses
- Food thickeners (if required by physician)
- Gambling disorder
- Genetic testing (only to diagnose medical condition)
- Glucose monitoring equipment
- Guide dog/other animal aid
- Health institute fees (only if prescribed by a physician)
- Hearing aids
- Hemorrhoid treatments*
- Home improvements to accommodate a disability
- Hormone replacement therapy (HRT)
- Hospital services
- Hot/cold packs
- Humidifier (if for specific medical condition)
- Hypnosis
- Inclinator
- Incontinence supplies
- Insect bite creams and ointments*
- Insulin
- IVF (in vitro fertilization)
- Laboratory fees
- Lactation consultant
- Language training (for dyslexia or disabled)
- Laser eye surgery/Lasik
- Laxatives*
- Lead-based paint removal
- Legal fees involving medical care
- Lodging at a hospital or similar institution
- Lodging not at a hospital or similar institution (up to \$50/night; only if involving medical care)
- Lodging of a companion (if accompanying a patient for medical reasons)
- Masks, disposable (only if to treat specific medical condition)
- Massage therapy (only if recommended by a physician to treat a specific trauma or injury)
- Mastectomy-related undergarments
- Meals at a hospital
- Medical alert bracelet or necklace
- Medical conference admission, transportation, meals, etc. (if related to chronic condition suffered by you, spouse or dependent)
- Medical information plan charges
- Medical monitoring and testing devices
- Medical records charges
- Menstrual pain relievers*
- “Morning after” contraceptive pills*
- Motion sickness pills*
- Nasal strips or sprays (only to treat sinus problems; not to prevent snoring)*
- Nicotine gum or patches*
- Norplant insertion or removal
- Nursing services provided by a nurse or attendant
- Nutritional supplements (only if they are recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician)*
- Nutritionist’s professional expenses (if treatment relates to specifically diagnosed medical condition)
- Obstetrical expenses
- Occlusal guard to prevent teeth grinding
- Optometrist
- Organ donors/transplants
- Orthodontia
- Orthopedic shoes/shoe inserts (only for treating specific medical condition)
- Osteopath fees
- Over-the-counter (OTC) drugs*
- Ovulation monitor
- Oxygen
- Pain relievers*
- Personal trainer fees (if for medical condition)

KNOW YOUR EMPLOYEE BENEFITS

- Petroleum jelly (for medical condition)*
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prenatal vitamins (only if taken during pregnancy)*
- Prescription drugs
- Preventive care screenings
- Probiotics (only for treatment of specific medical condition)
- Prostheses
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Reading glasses, prescription
- Rehydration solution
- Retin-A[®] (only if recommended by physician for specific condition)*
- Rubbing alcohol
- Screening tests
- Shipping/handling fees for medical item
- Sinus medications*
- Sleep deprivation treatment
- Smoking cessation programs and medications
- Special education
- Special food required for diet by physician
- Special home costs for mentally handicapped
- Special medical equipment installed in a home
- Special TV/telephone equipment for hearing impaired
- Speech therapy
- Sperm storage (only for immediate conception)
- Spermicidal foam
- St. John's Wort (only if for diagnosed medical condition)*
- Stem cell harvesting and/or storage of (only if there is a specific and imminent medical condition the cells are intended to treat)
- Sterilization procedures
- Student health fee (not including the cost of belonging to the program)
- Sunglasses, prescription
- Sunburn cream/ointments*
- Support braces
- Surgery/Operations
- Taxes on medical services and products
- Therapy
- Thermometers
- Throat lozenges*
- Toothache/teething pain relievers*
- Transportation expenses for person to receive medical care
- Trips related to medical service
- Tuition for special needs program
- Ultrasound (prenatal – only to determine health or development; not for snapshots)
- Umbilical cord freezing/storage (only if there is a specific medical condition it is intended to treat)
- Usual and customary charges, excess
- Vaccines/Immunizations
- Vasectomy/Vasectomy reversal
- Varicose veins treatment (only if medically necessary)
- Veterinary fees (for the care of seeing- or hearing-impaired assistance animals)
- Viagra[®] (if prescribed by a physician)
- Weight loss program/drugs (if prescribed by a physician)
- Walkers
- Wart remover treatments*
- Wheelchair
- Wig
- X-ray fees
- Yeast infection medications*

*Plans that do not allow reimbursement of **all** eligible medical expenses as defined by the IRS and Department of Treasury must customize this brochure prior to use.*

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